

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Gerard Walsh § Case No. 17-01196
Julie Walsh §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 266,973.00 (Without deducting any secured claims)	Assets Exempt: 51,843.00
Total Distributions to Claimants: 7,821.00	Claims Discharged Without Payment: 3,123,145.10
Total Expenses of Administration: 1,794.60	

3) Total gross receipts of \$ 9,615.60 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 9,615.60 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 253,367.00	\$ 4,515.97	\$ 4,515.97	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,794.60	1,794.60	1,794.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	2,879,932.71	1,343,642.43	1,343,642.43	7,821.00
TOTAL DISBURSEMENTS	\$ 3,133,299.71	\$ 1,349,953.00	\$ 1,349,953.00	\$ 9,615.60

4) This case was originally filed under chapter 7 on 01/16/2017 . The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/01/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Refund For 2016	1124-000	6,738.00
Harris Bank	1129-000	2,877.60
TOTAL GROSS RECEIPTS		\$ 9,615.60

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ally Financial, 200 Renaissance Ctr Detroit, MI 48243		8,677.00	NA	NA	0.00
	Capital One Auto Finan, Credit Bureau Dispute Plano, TX 75025		4,845.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Home Mortgage, P.O. Box 10335 Des Moines, IA 50306		30,000.00	NA	NA	0.00
	Wells Fargo Home Mortgage, P.O. Box 10335 Des Moines, IA 50306		205,000.00	NA	NA	0.00
3	Capital One Auto Finance,	4110-000	4,845.00	4,515.97	4,515.97	0.00
TOTAL SECURED CLAIMS			\$ 253,367.00	\$ 4,515.97	\$ 4,515.97	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	1,711.56	1,711.56	1,711.56
Zane L. Zielinski, Trustee	2200-000	NA	11.50	11.50	11.50
Associated Bank	2600-000	NA	71.54	71.54	71.54
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,794.60	\$ 1,794.60	\$ 1,794.60

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	ACL Lab, P.O. Box 27901 Milwaukee, WI 53227		284.50	NA	NA	0.00
	Best Buy, P.O. Box 78009 Phoenix, AZ 85062		969.93	NA	NA	0.00
	Bridges, 9742 South 51st Ave Oak Lawn, IL 60453		0.00	NA	NA	0.00
	Buckley Electric, 30 E. Huron St., Apt. 5106 Chicago, IL 60611		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	CC Wagner, 6401 S. Archer Summit Argo, IL 60501		400.00	NA	NA	0.00
	Citi Card, P.O. Box 6077 Sioux Falls, SD 57117		9,884.96	NA	NA	0.00
	Citi, Po Box 6241 Sioux Falls, SD 57117		10,214.00	NA	NA	0.00
	CMRE Financial, 3075 East Imperial Hwy Suite 200 Brea, CA 92821-6753		94.91	NA	NA	0.00
	Daltile, 316 Hubbard Chicago, IL 60654		6,000.00	NA	NA	0.00
	Elliott Carpentry, 14236 S. Union Ave. Orland Park, IL 60462		0.00	NA	NA	0.00
	FirstMerit Bank, N.A., c/o FactorLaw 105 W. Madison St., Ste. 1500 Chicago, IL 60602		1,334,802.27	NA	NA	0.00
	Forster & Garbus LLP, 60 Motor Parkway Commack, NY 11725-5710		2,669.98	NA	NA	0.00
	Gaberial, PO Box 5376 Hinsdale, IL 60522		3,400.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Harry Miller, 3900 W 127th Alsip, IL 60803		11,000.00	NA	NA	0.00
	Helsel Jepperson, 103 Halsted Chicago Heights, IL 60411		6,000.00	NA	NA	0.00
	JMB, 690 S. Prospect Elmhurst, IL 60126		7,000.00	NA	NA	0.00
	Kohls/capone, N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		1,118.00	NA	NA	0.00
	Marie McEntee, c/o Stone Pogrund & Korley LLC 1 East Wacker Dr., Ste. 2610 Chicago, IL 60601		107,000.00	NA	NA	0.00
	Mario Trees Service, 1500 Goldengate Dr. Addison, IL 60101		2,000.00	NA	NA	0.00
	Mike Coyle		0.00	NA	NA	0.00
	Morrissey Builders, 620 N. Willow Road Elmhurst, IL 60126		4,000.00	NA	NA	0.00
	Municipal Collection Services, P.O. Box 327 Palos Heights, IL 60463		1,500.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Receivables Performance, 20816 44th Ave W Lynnwood, WA 98036		225.00	NA	NA	0.00
	Regional Recovery Serv, 5252 Hohman Hammond, IN 46325		219.00	NA	NA	0.00
	Regional Recovery Services, Inc., P.O. Box 3333 Munster, IN 46321		219.00	NA	NA	0.00
	Schaaf Window Co., INC., 18445 Thompson Court Tinley Park, IL 60477		21,182.22	NA	NA	0.00
	Schilling, 9900 191 St. Mokena, IL 60448		2,000.00	NA	NA	0.00
	State Collection Service INC, 2509 South Stoughton Road Madison, WI 53716		967.00	NA	NA	0.00
	Sunrise Credit Service, 234 Airport Plaza Blvd S Farmingdale, NY 11735		666.00	NA	NA	0.00
	Sunrise Credit, P.O. Box 9100 Farmingdale, NY 11735-9100		666.90	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Td Bank Usa/targetcred, Po Box 673 Minneapolis, MN 55440		2,818.00	NA	NA	0.00
	Village of Matteson, PO Box 6279 Carol Stream, IL 60197- 6279		1,500.00	NA	NA	0.00
2	American Infosource Lp As Agent For	7100-000	2,818.00	2,853.81	2,853.81	16.61
6	Capital One, N.A.	7100-000	1,118.36	1,118.36	1,118.36	6.51
1	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	977.00	977.69	977.69	5.69
10	The Huntington National Bank	7100-000	1,334,802.27	1,337,152.92	1,337,152.92	7,783.23
5	Capital One Bank (Usa), N.A.	7100-001	404.00	487.11	487.11	2.84
4	Marquette Vision Center	7100-001	316.50	316.50	316.50	1.84
8	Regional Recovery Services, Inc.	7100-001	219.00	219.00	219.00	1.27
9	Synchrony Bank	7100-001	381.00	381.54	381.54	2.22
7	T Mobile/T-Mobile Usa Inc	7100-001	94.91	135.50	135.50	0.79
TOTAL GENERAL UNSECURED CLAIMS			\$ 2,879,932.71	\$ 1,343,642.43	\$ 1,343,642.43	\$ 7,821.00

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 17-01196 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
Case Name: Gerard Walsh Date Filed (f) or Converted (c): 01/16/2017 (f)
Julie Walsh 341(a) Meeting Date: 02/16/2017
For Period Ending: 08/01/2018 Claims Bar Date: 06/15/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 19339 Westfield Avenue Tinley Park Il 60487-0000 Will	295,000.00	0.00		0.00	FA
2. 2008 Hyundai Veracruz	4,500.00	0.00		0.00	FA
3. 2010 Chevy Equinox	5,000.00	0.00		0.00	FA
4. Washer, Dryer, Couch, Table, Kitchenware, Household Furnitur	1,000.00	0.00		0.00	FA
5. 2 Tv's Computers 4 Phones	300.00	0.00		0.00	FA
6. Necessary Everyday Clothes For Family Of 5	300.00	0.00		0.00	FA
7. Engagement Ring And Costume Jewellery	500.00	0.00		0.00	FA
8. Dog	0.00	0.00		0.00	FA
9. Cash	50.00	0.00		0.00	FA
10. Harris Bank	6,742.60	2,877.60		2,877.60	FA
11. Refund For 2016	6,738.00	6,738.00		6,738.00	FA
12. Term Insurance Through Employers	0.00	0.00		0.00	FA
13. Tax Refund for 2015 (u)	2,285.00	0.00		0.00	FA
14. Tax Refund for 2014 (u)	6,016.00	0.00		0.00	FA
15. Dublin Builders, Inc. (u)	0.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$328,431.60	\$9,615.60	\$9,615.60	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee needs to object to a secured claim, and then prepare the Trustee's final report

Exhibit 8

RE PROP # 11 -- The Debto amended the schedules to include amount of refund.

Initial Projected Date of Final Report (TFR): 01/31/2018

Current Projected Date of Final Report (TFR): 01/31/2018

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-01196
Case Name: Gerard Walsh
Julie Walsh

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1619
Checking

Exhibit 9

Taxpayer ID No:
For Period Ending: 08/01/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/23/17	11	Tax Refund	2016 Tax Refund	1124-000	\$6,738.00		\$6,738.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,728.00
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,718.00
06/05/17	10	Gerald Walsh and Julie E Walsh 19339 Westfield Avenue Tinley Park, IL 60477-5560	Bank Account	1129-000	\$2,877.60		\$9,595.60
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$9,585.60
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$13.10	\$9,572.50
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.23	\$9,558.27
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.21	\$9,544.06
03/23/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$1,723.06	\$7,821.00
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$1,711.56)	2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$11.50)	2200-000			

Page Subtotals:

\$9,615.60

\$1,794.60

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-01196
Case Name: Gerard Walsh
Julie Walsh

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1619
Checking

Exhibit 9

Taxpayer ID No:
For Period Ending: 08/01/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/23/18	5002	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 1 representing a payment of 0.58 % per court order.	7100-000		\$5.69	\$7,815.31
03/23/18	5003	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Final distribution to claim 2 representing a payment of 0.58 % per court order.	7100-000		\$16.61	\$7,798.70
03/23/18	5004	Clerk, U.S. Bankruptcy Court	Remit to Court			\$8.96	\$7,789.74
		Marquette Vision Center	Final distribution to claim 4 representing a payment of 0.58 % per court order. (\$1.84)	7100-001			
		Capital One Bank (Usa), N.A.	Final distribution to claim 5 representing a payment of 0.58 % per court order. (\$2.84)	7100-001			
		T Mobile/T-Mobile Usa Inc	Final distribution to claim 7 representing a payment of 0.58 % per court order. (\$0.79)	7100-001			
		Regional Recovery Services, Inc.	Final distribution to claim 8 representing a payment of 0.58 % per court order. (\$1.27)	7100-001			
		Synchrony Bank	Final distribution to claim 9 representing a payment of 0.58 % per court order. (\$2.22)	7100-001			
03/23/18	5005	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 6 representing a payment of 0.58 % per court order.	7100-000		\$6.51	\$7,783.23
03/23/18	5006	The Huntington National Bank Z James Liu 105 W Madison St Suite 1500 Chicago Il 60602	Final distribution to claim 10 representing a payment of 0.58 % per court order.	7100-000		\$7,783.23	\$0.00

COLUMN TOTALS

\$9,615.60

\$9,615.60

Page Subtotals:

\$0.00

\$7,821.00

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Less: Bank Transfers/CDS	\$0.00	\$0.00
Subtotal	\$9,615.60	\$9,615.60
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$9,615.60	\$9,615.60

Exhibit 9

Page Subtotals:

\$0.00

\$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1619 - Checking	\$9,615.60	\$9,615.60	\$0.00
	\$9,615.60	\$9,615.60	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$9,615.60		
Total Gross Receipts:	\$9,615.60		

Page Subtotals:

\$0.00

\$0.00